



**DUNNE**  
LAW OFFICES, P.C.

March 10, 2017

Shellpoint Mortgage  
PO BOX 208  
Greenville, SC 29602-0208

Re: Debtor: Nikkia L. Oliphant  
Property Address: 7404 Montour Street, Philadelphia, PA 19111-3610  
Account Number: 0578151628  
Chapter 13 Bankruptcy: 13-15459  
Eastern District of Pennsylvania

To Whom it May Concern:

Please be advised that I represent Nikkia L. Oliphant with respect to the mortgage loan you are servicing on the property located at 7404 Montour Street, Philadelphia, PA 19111-3610.

It is our understanding that Shellpoint Mortgage referred the Oliphant file to the Stern & Eisenberg, PC law firm in February 2017 to prosecute an alleged default. To that end, Ms. Oliphant received a letter from the Stern & Eisenberg, PC in February, 2017 stating that she failed to pay her monthly mortgage payment for the months of July 2016 through February, 2017 (9 months). The letter includes a demand for \$13,331.66, inclusive of attorneys fees and costs.

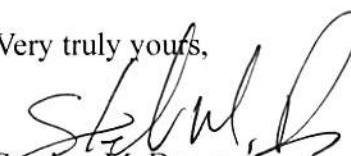
Please treat this letter as a "request for information" pursuant to the Real Estate Settlement Procedures Act, subject to the response period set out in Regulation X, 12 C.F.R. § 1024.36(d)(2)(i) (A).

The Debtor is requesting the following information:

1. A complete contract loan life of loan history; for the non-system or manual account histories since the loan went into default;
2. Copies of each invoice for each fee, charge, inspection, report, etc.;
3. Proof of payment of each and every such invoices;
4. An itemized payoff statement as of the date of the bankruptcy filing;
5. Status of the loan on the date servicing rights were acquired.

Thank you for taking the time to respond to this request.

Very truly yours,



Stephen M. Dunne

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